Mr Zhu

National Westminster Bank Plc
Complaints Team
First Floor
Thanet Grange
Westcliff-On-Sea
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SS1 9AJ

Telephone: 0800 161 5137
Extension:

natwest.com

Date: 06/02/2026
Our ref: PHO-0426426325

Your case reference: PHO-0426426325
You'll need this if you get in touch with us.

Dear Mr Zhu,

Thanks for taking the time to share your recent experience with us. I was sorry to hear you're unhappy by what has happened and can understand why you feel this way.

Thank you for your patience while I've looked into this for you.

My Understanding

I understand that you are unhappy because an account was fraudulently opened in your name. You feel that we should not have allowed this to happen, and you are concerned about the impact this has had on you.

My Investigation

I completely understand how distressing it must be to learn that an account has been opened in your name without your knowledge or consent. Please know that we take matters like this very seriously.

We are unfortunately unable to determine how the account was opened in your name or if your personal details have been compromised. However, since the account has been opened there may be a possibility they have.

My Response

I'm sorry you're unhappy with what has happened, and I can understand how this made you feel.

Following my investigation, I am unable to agree with your complaint as I hope my explanation clarifies matters for you and explains what has happened and why. Our application process includes strict verification measures, requiring specific documentation to confirm identity. We would not proceed with opening an account without receiving and validating the necessary

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documents. Therefore, I cannot agree a bank error.

I have transferred you through to the Fraud team to get the account opened in your name closed down.

Unfortunately, we are not liable for any credit cards that have been opened in your name. Each bank have their own verification measures.

We aim to offer compensation where a customer has experienced financial loss or inconvenience as a result of the Bank's actions or inaction. While we do not apply a fixed formula, we carefully consider the specific circumstances of each individual case to ensure any decision is fair. In this instance, the Select account has been open for a considerable period of time, and there was a delay in this being brought to our attention. Taking these factors into account, I'm afraid we're unable to offer compensation on this occasion as there has been no bank error.

I'm sorry for the inconvenience this has caused you.

You don't need to take any further action now, but please let me know, if there's something I've not considered or any additional information you'd like to talk through.

Thank you for sharing your experience and giving me the opportunity to reply. We value your opinion and use customer feedback to help us shape future change.

To get in touch, you can speak with me or a member of our team on 0800 161 5137 between 9am and 5pm, Monday to Friday. If you're calling from abroad, please call +44 161 452 7015. Calls may be recorded. You can also email any additional information in relation to your complaint to customer.relations@natwest.com. Please remember to include your complaint reference number.

Relay UK is a service aimed at supporting our hearing impaired or speech impaired customers. To use this service, customers can download the Relay UK app or when using a text phone prefix our telephone numbers with 18001. You can use Relay UK or a text phone abroad. Just dial Relay UK +44 151 494 1260 and enter our overseas number. Visit www.relayuk.bt.com to find out more.

For more information on accessibility please visit http://www.natwest.com/accessibility. or speak to one of our colleagues to find out what other support we have available. If you need this letter translated into another language, please contact me.

Although I hope it will not be necessary, you do have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of this letter. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances (for example, if the Ombudsman believes that the delay was as a result of exceptional circumstances).

A copy of the Financial Ombudsman Service's standard explanatory leaflet is available at https://www.financial-ombudsman.org.uk/businesses/resolving-complaint/ordering-leaflet/leaflet and further information is available on their website: https://www.financial-ombudsman.org.uk/. If you require a hard copy of the Ombudsman's leaflet, please let me know – my contact details are noted above.

So you know how we handle complaints, our explanatory leaflet is available at https://www.natwest.com/support-centre/how-to-complain.html#leaflet. Again, if you require a hard copy please contact me to arrange this.

Thank you again for sharing your experience with us, should there be anything further I can help with please do get in touch.

Yours sincerely,

Shannon Halle
Case Manager